

MISSION:

The Live Where You Work Homebuyer Program builds strong communities and promotes sustainable land use by encouraging people to live close to their places of employment.

SPONSORS:

Live Where You Work is sponsored by the New Jersey Housing and Mortgage Finance Agency (HMFA) in partnership with individual cities, boroughs and towns throughout New Jersey.

ABOUT THE TOWNSHIP OF HAMILTON:

Hamilton Township was incorporated February 5, 1813, and is New Jersey's largest municipality: approximately 115 square miles. Today, Hamilton is a unique mix of two worlds: rural forest and bustling suburb.

The western three-quarters of the township is rural pine forest protected from dense development by Pinelands Commission restrictions and large preserved tracts of land. The eastern quarter has developed as a suburban-like area as a Pinelands Regional Growth Area (RGA). Hamilton's RGA is now home to the majority of its 27,000 residents. It also contains over three million square feet of first class retail establishments including Hamilton Mall and Consumer Square. Hamilton offers housing for families, seniors and singles in all price ranges.

The historic village of Mays Landing in Hamilton Township, named after shipbuilder Capt. George May, is distinguished as the County Seat of Atlantic County since 1837. Hamilton is also home to Atlantic Cape Community College; Atlantic County Institute of Technology; the County Court Complex and Justice Facility; and the main branch of the Atlantic County Library.

The Great Egg Harbor River and Lake Lenape are recreational resources used by local residents and visitors alike.

In the future, Hamilton Township will continue to grow, offering a modern community with all the amenities of suburban life while preserving the peaceful lifestyle of our rural community and the rich history of Historic Mays Landing Village.

If you already work in Hamilton, the Live Where You Work Homebuyer Program is just another reason to make Hamilton your new home!



637 South Clinton Avenue
Trenton, NJ 08650-2085
TEL: 609-278-7400
www.njhousing.gov



6101 Thirteenth Street
Mays Landing, NJ 08330
TEL: 609-625-4762
www.townshipofhamilton.com

LIVE WHERE YOU WORK - HAMILTON HOMEBUYER PROGRAM

DO YOU WORK IN HAMILTON? YOU MAY BE ELIGIBLE!



LIVE WHERE YOU WORK

A PROGRAM OF THE NJ HOUSING AND MORTGAGE FINANCE AGENCY

**ELIMINATE THOSE LONG COMMUTES TO WORK!
DOWNPAYMENT AND CLOSING COST ASSISTANCE!
MORE FLEXIBLE UNDERWRITING CRITERIA!**

TO LEARN MORE ABOUT LIVE WHERE YOU WORK – HAMILTON

VISIT US ON THE INTERNET AT
WWW.LIVewhereYOUWORK.NJ.GOV
OR CALL 1-800-NJHOUSE



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SEARCH FOR A HOME

View potential properties by
visiting these websites:**

<http://www.townshipofhamilton.com>



WHAT IS HAMILTON'S LIVE WHERE YOU WORK PROGRAM?

Live Where You Work - Hamilton is a special homebuyer incentive program that provides low-interest mortgage loans to first-time homebuyers who work in and are looking to purchase a home in Hamilton. First-time homebuyers are defined as those who have not owned a home for the past three years.

WHAT ARE THE BENEFITS OF HAMILTON'S LIVE WHERE YOU WORK PROGRAM?

- Low-interest mortgages for first-time homebuyers.
- Downpayment and closing cost assistance for the purchase of a home.
- More flexible underwriting criteria for the loan qualification process.
- Additional savings offered by local businesses in partnership with Hamilton Township. Visit <http://www.townshipofhamilton.com> for more information.

MAXIMUM INCOME LIMITS FOR HAMILTON†‡

FAMILY SIZE	TOWNSHIP WIDE
1-2 person household	\$89,400
3+ person household	\$102,810

MAXIMUM PURCHASE PRICE LIMITS FOR HAMILTON†

HOUSE TYPE	TOWNSHIP WIDE
New 1 family	\$408,357
Existing 1 family	\$408,357
Existing 2 family	\$459,959
Existing 3 family	\$558,828
Existing 4 family	\$644,802

A MESSAGE FROM THE MAYOR OF HAMILTON

On behalf of the entire Township Committee, I would like to welcome you to Hamilton Township. We boast a wide range of housing options available for you. From modern suburban subdivisions, to historic and traditional communities, to a rural setting, you will find a home to meet your needs.

In Hamilton Township you will enjoy a great quality of life. Our Black Horse Pike commercial corridor, known as the retail center of Atlantic County, provides you with over 3,000,000 square feet of retail shopping. As a resident of the township you will also find great educational facilities at all levels, from pre-k through college, and thousands of acres of state, county and municipal lands that are set aside as parks, recreation areas and preserved open space.

The "Live Where You Work" program is an opportunity for employees of local businesses to become homeowners and to work close to home. I encourage you to take advantage of this opportunity and become part of our community.

** Not all properties listed on these websites are located within Urban Target Areas.

† These limits are set by the federal government and are subject to change without notice.

‡ Interest rates will vary depending on income. See www.livewhereyouwork.nj.gov for more information.